

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re Jeremy Thurmond and Sarah Thurmond
Debtor

Case No. 11-30927
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Last four digits of any number you
use to identify the debtor's account: 7195

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2014

New total payment:

Principal, interest, and escrow, if any

\$577.03

Uniform Claim Identifier: _____

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$202.75

New escrow payment: \$221.55

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Erin Holliday Date 09/17/2014
VP of Loan Documentation

Print: Erin Holliday Title VP of Loan Documentation

Company	Wells Fargo Home Mortgage	Specific Contact Information:
Address	MAC X7801-014	P: 800-274-7025
	3476 Stateview Blvd.	E: NoticeOfPaymentChangeInquiries@wellsfargo.com
	Fort Mill, SC 29715	

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UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

Chapter 13 No. 11-30927

Judge: Judge Daniel S. Opperman.Flint

In re:

Jeremy Thurmond and Sarah Thurmond

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on September 17, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Jeremy Thurmond
 Sarah Thurmond
 1646 Chelsea
 Howell, MI 48843

Debtor's Attorney: Jesse R. Sweeney
 30700 Telegraph Road
 Suite 1675
 Bingham Farms, MI 48025

Trustee: Carl Bekofske
 400 N. Saginaw Street
 Suite 331
 Flint, MI 48502

/s/ Bill Taylor

Authorized Agent



Wells Fargo Home Mortgage
PO Box 14547
Des Moines, IA 50306-4547

Page 1 of 3

For informational purposes

Escrow account disclosure statement and notice of new mortgage payment

Loan number: [REDACTED]
Next payment due date: May 01, 2014
New payment effective date: August 01, 2014
New payment amount: \$577.03
Shortage amount: **\$143.58**
Principal balance: \$108,853.15
Unpaid 2nd principal balance: \$26,000.00
Interest rate: 2.000%
Statement date: May 07, 2014
Account review period: **Aug 2013 - Jul 2014**
Customer service: 1-800-340-0473
Customer service hours: Mon - Fri 7 a.m. - 8 p.m CT.

We accept telecommunications relay service calls.

Property address:
1646 CHELSEA CIRCLE
HOWELL MI 48843-7104

JEREMY THURMOND
1646 CHELSEA CIRCLE
HOWELL MI 48843

Dear JEREMY THURMOND:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

New escrow and mortgage payment amount

New payment effective date	Current payment (\$)	New payment (\$)	
August 01, 2014 ¹		Option 1	Option 2
Principal and/or interest	355.48	355.48	355.48
Escrow payment	202.75	209.58	209.58
Escrow shortage/prepayment ²	0.00	0.00	11.97
Total payment amount	558.23	565.06	577.03

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 01, 2014 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$143.58. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$565.06. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

You may use either of the following options to restore your required account balance

Option 1: Pay the entire shortage now	Option 2: Pay the shortage over 12 months
Pay the entire escrow shortage amount of \$143.58 using the shortage payment coupon and your new mortgage payment will be \$565.06	No action required unless you use a bill pay or 3rd party payment service to pay your mortgage
	Pay the escrow account shortage of \$143.58 in 12 payments of \$11.97 which we've included in your new payment amount of \$577.03 .

Attention bill pay and 3rd party payment service customers: Notify your service of the change to your mortgage payment.



JEREMY THURMOND

Wells Fargo Home Mortgage
PO Box 5296
Carol Stream, IL 60197-5296

Shortage payment coupon for loan number: [REDACTED]

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.

Your escrow account review indicates a shortage of **\$143.58**. For your convenience, we have spread this amount over **12** months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be **\$565.06**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N.A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your mortgage payment.

Escrow shortage payment: \$143.58

New mortgage payment if shortage is paid: \$565.06

For informational purposes

Loan number: [REDACTED]

The following information covers your projected escrow account activity from Aug 2014 to Jul 2015

Projected escrow account disbursements

Annualized items to be paid from your escrow account (\$):

CITY TAX	1,497.02
HAZARD INS	1,018.00
Total disbursements	2,515.02

Scheduled escrow payment 209.58¹

1. Your escrow payment is calculated by dividing the total disbursements by 12.

Projected escrow account activity for the next 12 months

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Aug 2014			Starting balance	1,742.70	1,886.28
Aug 2014	209.58	728.57	HARTLAND TOWNSHIP	1,223.71	1,367.29
Sep 2014	209.58	0.00		1,433.29	1,576.87
Oct 2014	209.58	1,018.00	STATE FARM INS	624.87	768.45
Nov 2014	209.58	0.00		834.45	978.03
Dec 2014	209.58	768.45	HARTLAND TOWNSHIP	275.58 ²	419.16 ³
Jan 2015	209.58	0.00		485.16	628.74
Feb 2015	209.58	0.00		694.74	838.32
Mar 2015	209.58	0.00		904.32	1,047.90
Apr 2015	209.58	0.00		1,113.90	1,257.48
May 2015	209.58	0.00		1,323.48	1,467.06
Jun 2015	209.58	0.00		1,533.06	1,676.64
Jul 2015	209.58	0.00		1,742.64	1,886.22
Total	2,514.96	2,515.02			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$143.58. If you choose to pay the shortage in full, the new payment will be \$565.06.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$419.16**
- State law requires that this minimum escrow balance not exceed **\$419.16**
- *Note:* If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

Information about your escrow account shortage

Your lowest projected escrow account balance (low point) (\$)

275.58

Less your required minimum escrow account balance (\$)

419.16

This means your escrow account has a shortage of (\$)**143.58**

For informational purposes

Loan number:

The following information covers your escrow account history activity from Aug 2013 to Jul 2014

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Aug 2013					Starting balance	1,824.72	1,651.30
Aug 2013	202.75	376.17 ¹	711.50	728.57 ¹	HARTLAND TOWNSHIP	1,315.97	1,298.90
Sep 2013	202.75	202.75	0.00	0.00		1,518.72	1,501.65
Oct 2013	202.75	202.75	971.00	1,018.00 ¹	STATE FARM INSURANCE C	750.47	686.40
Nov 2013	202.75	202.75	0.00	0.00		953.22	889.15
Dec 2013	202.75	202.75	750.47	768.45 ¹	HARTLAND TOWNSHIP	405.50	323.45
Jan 2014	202.75	202.75	0.00	0.00		608.25	526.20
Feb 2014	202.75	202.75	0.00	0.00		811.00	728.95
Mar 2014	202.75	202.75	0.00	0.00		1,013.75	931.70
Apr 2014	202.75	202.75	0.00	0.00		1,216.50	1,134.45
May 2014 est.	202.75	202.75	0.00	0.00		1,419.25	1,337.20
Jun 2014 est.	202.75	202.75	0.00	0.00		1,622.00	1,539.95
Jul 2014 est.	202.75	202.75	0.00	0.00		1,824.75	1,742.70
Totals	2,433.00	2,606.42	2,432.97	2,515.02			

1. Indicates where a difference exists between the projected and actual account activity.

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Manage your mortgage payments easily with the Preferred Payment PlanSM

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions